

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: §  
§  
TRACY OTTO § Case No. 16-81983  
§  
Debtor §

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court  
Northern District of Illinois  
Western Division  
327 S. Church Street, Room 1100  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 05/03/2017 in Courtroom 3100,

United States Bankruptcy Court  
327 S Church Street  
Rockford IL 61101

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/20/2017

By: /S/ BERNARD J. NATALE  
TRUSTEE

*BERNARD J. NATALE*  
*1639 N ALPINE RD SUITE 401*  
*EDGEBROOK OFFICE CENTER*  
*ROCKFORD, IL 61107*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 36,168.66  
and approved disbursements of \$ 0.00  
leaving a balance on hand of<sup>1</sup> \$ 36,168.66

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: BERNARD J. NATALE	\$ 3,240.89	\$ 0.00	\$ 3,240.89
Trustee Expenses: BERNARD J. NATALE	\$ 21.56	\$ 0.00	\$ 21.56
Attorney for Trustee Fees: BERNARD J. NATALE LTD	\$ 3,402.50	\$ 0.00	\$ 3,402.50
Attorney for Trustee Expenses: BERNARD J. NATALE LTD	\$ 22.04	\$ 0.00	\$ 22.04

Total to be paid for chapter 7 administrative expenses \$ 6,686.99  
Remaining Balance \$ 29,481.67

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 18,163.10 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Quantum3 Group Llc As Agent For	\$ 916.86	\$ 0.00	\$ 916.86
2	Quantum3 Group Llc As Agent For	\$ 2,222.65	\$ 0.00	\$ 2,222.65
3	Discover Bank	\$ 636.23	\$ 0.00	\$ 636.23
4	Capital One Bank (Usa), Na	\$ 1,781.64	\$ 0.00	\$ 1,781.64
5	Capital One Bank (Usa), Na	\$ 1,780.23	\$ 0.00	\$ 1,780.23
6	Pyod, Llc as Assignee of FNBM LLC	\$ 1,346.14	\$ 0.00	\$ 1,346.14
7	Pyod, Llc as Assignee of FNBM LLC	\$ 829.88	\$ 0.00	\$ 829.88
8	Golden Valley Lending	\$ 1,000.00	\$ 0.00	\$ 1,000.00
9	Portfolio Recovery Associates, Llc	\$ 1,112.42	\$ 0.00	\$ 1,112.42

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
10	Portfolio Recovery Associates, Llc	\$ 1,654.05	\$ 0.00	\$ 1,654.05
11	Comenity Capital Bank/Paypal Credit	\$ 785.30	\$ 0.00	\$ 785.30
12	Portfolio Recovery Associates, Llc	\$ 1,615.57	\$ 0.00	\$ 1,615.57
13	Portfolio Recovery Associates, Llc	\$ 1,107.85	\$ 0.00	\$ 1,107.85
14	Portfolio Recovery Associates, Llc	\$ 1,374.28	\$ 0.00	\$ 1,374.28

Total to be paid to timely general unsecured creditors \$ 18,163.10

Remaining Balance \$ 11,318.57

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.6 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 58.81 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ 11,259.76 .

Prepared By: /S/ BERNARD J. NATALE  
TRUSTEE

*BERNARD J. NATALE*  
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*EDGEBROOK OFFICE CENTER*  
*ROCKFORD, IL 61107*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CASE No: 16-81983**

**CASE NAME: TRACY OTTO**

## PROOF OF SERVICE

STATE OF ILLINOIS )  
 ) SS  
COUNTY OF WINNEBAGO )

The undersigned, being first duly sworn on oath deposes and states that she served the attached **Notice of Trustee's Final Report and Applications for Compensation** by sending a true and correct copy of said via U S Mail, E-mail, or ECF, as per attached:

SEE ATTACHED MATRIX

**(EXCEPT AS TO THOSE PARTIES TO RECEIVE ELECTRONIC NOTICE  
AS STATED IN THE U S BANKRUPTCY CLERK'S RECIEPT)**

That she sealed said envelopes and placed sufficient U.S. postage on them; that she deposited said envelopes so sealed and stamped in the United States Mail at Rockford, Illinois, on the 11th day of April, 2017.

/s/ Mary Jane D'Angelo

SUBSCRIBED and SWORN to before me  
11th day of April, 2017.  
/s/ Denise M Bennett  
Notary Public

My commission expires July 15, 2018

1<sup>st</sup> Gateway Credit Union  
P O Box 110  
Camanche IA 52730

Avant  
620 N LaSalle St #535  
Chicago IL 60654

Capital One Bank  
P O Box 790216  
St Louis MO 63179-0216

Capital One Bank  
P O Box 5294  
Carol Stream IL 601975294

Capital One Bank USA NA  
P O Box 71083  
Charlotte NC 282721083

Chase  
Cardmember Services  
P O Box 1423  
Charlotte NC 28201

Cornerstone Credit Union  
550 West Meadows Drive  
Freeport IL 61032

Credit One Bank  
P O Box 98873  
Las Vega NV 89193

Discover  
P O Box 30395  
Salt Lake City UT 841300395

Discover Card  
P O Box 6103  
Carol Stream IL 601976103

First Premier Bank  
P O Box 5147  
Sioux Falls SD 571175147

Gordmans  
World Financial Network Nat'l Bank  
P O Box 659704  
San Antonio TX 782659704

JC Penney  
P O Box 960001  
Orlando FL 328960001

Old Navy  
Monogram Credit Card Bank Georgia  
P O Box 530993  
Atlanta GA 303530993

Phillips 66  
P O Box 689140  
Des Moines IA 50368

Sam's Club/GEMB  
P O Box 530942  
Atlanta GA 303530942

Security Finance  
423 South Street  
Freeport IL 61032

Springleaf Financial Services  
1888 S West Avenue  
Freeport IL 61032

Synchrony Bank  
P O Box 530916  
Atlanta GA 3053

Victoria's Secret  
P O Box 659728  
San Antonio TX 782639728

Walmart/GEMB  
P O Box 530927  
Atlanta GA 303530927

Web Bank/DFS  
One Dell Way  
Round Rock TX 78682

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104 N Main St  
Baileyville IL 61007

Attorney Mark Zaleski  
10 N Galena Avenue #220  
Freeport IL 61032

Attorney Tim Mahoney  
Mahoney & Hauser Ltd  
50 W Douglas Street #300  
Freeport IL 61032

U S Trustee  
780 Regent Street  
Suite 304  
Madison WI 53715